

Dan Wayne Adams  
15 Highfield Drive  
Sandwich, Massachusetts 02563  
(508) 420-5688

Washington Mutual Home Loans, hereafter WAMU  
c/o J. Patrick Kennedy, Esq.  
BULKEY, RICHARDSON and GELINAS, LLP  
ATTORNEY FOR PLAINTIFF  
One Post Office Square, Suite 3700  
Boston, Massachusetts 02109

Re: 0044609592  
Case # 05-11686WGY

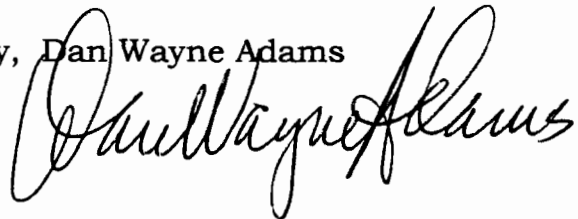
Delivery Method: Priority mail

August 30 2005

Your offer dated August 15, 2005 is accepted for value and returned for value as consideration for settlement and closure of this account.

Dan Wayne Adams accepts the full dollar value of the offer as the current balance due for the month of August 2005. Enclosed please find a postal money order in the amount of ten dollars for the August 2005 payment, leaving a September balance of the full dollar value minus ten dollars. WAMU shall present proof of claim within ten days of receipt or account # 0044609592 settles and closes in full.

Sincerely, Dan Wayne Adams

A handwritten signature in black ink, appearing to read "Dan Wayne Adams", written in a cursive style.